



CYBER-SHOPPING



Below are issues you might want to consider when shopping online.

1. Security. Your first and foremost concern should be the security of the information you send over the internet. Many web sites use encryption technologies to protect the information you send. Signs that a web site uses such technology include:
 - a. A web page address that begins with "https".
 - b. A web page containing an icon of a locked padlock at the bottom of the screen.
 - c. A web page containing an icon of an unbroken key at the bottom of the screen.
 - d. A web containing an icon of a lock on the status bar.

If the web site does not contain these or any other indicia of security, you will be better off contacting the company directly by telephone. If you do this, keep a record of the phone number of the company, the time you called, the day you called, and the name of the individual who took down your credit card number.

2. Personal Information: You should be suspicious of any web site that asks for personal information such as your Social Security Number or the numbers of your bank accounts. Rarely does a company need such information.
3. Privacy Policy: Before giving out any personal information over a web site, look for a posted privacy policy. You want to see how the web site will use the information you provide. If the web site does not have a privacy policy posted, you may not want to do business with the company.
4. Passwords: If the website requests that you set up an account with a password, make sure that the password you use is not the same password you use for other websites. Furthermore, do not reveal your password to just anyone. Rather, make sure that the individual who requests your password truly works for the seller. Finally, avoid using recognizable words, your birth date, your address, or phone number as a password. Protect yourself by choosing a password that includes letters, numbers, and punctuation marks.